

# SBA Entrepreneur Center

## October November December 2014

<p>U. S. Small Business Administration (SBA) San Francisco District Office—0912 (415) 744 6820 <a href="http://www.sba.gov/ca/sf">www.sba.gov/ca/sf</a> 455 Market Street, Suite 600</p> <p>San Francisco SCORE Chapter 10 (415) 744-6827 <a href="http://www.sfscore.org">www.sfscore.org</a> 455 Market Street, Suite 600</p> <p>San Francisco Small Business Development Center (SF SBDC) <a href="http://www.sfsbdc.org">www.sfsbdc.org</a></p>	<p><b>Where are classes held?</b> Classes are held at the San Francisco SBA Entrepreneur Center, located at 455 Market Street, Suite 600, in downtown San Francisco. The closest Muni/BART stop is the Embarcadero station.</p> <p><b>How do I register?</b> Unless otherwise indicated in the class description, go to <a href="http://www.sbatrainings.eventbrite.com">http://www.sbatrainings.eventbrite.com</a> and register for the free classes.</p> <p><u>Registration is required for all classes.</u> <u>Once registered, attendance is appreciated.</u></p> <p>For information, call (415) 744-6777.</p>
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Entrepreneur Center Classes

A to Z	Day By Day
<p><b>12 BIG Mistakes Small Employers Make</b> 10/21 6:00 PM – 8:00 PM</p> <p>This workshop covers the highlights of common mistakes small employers make which can get them in hot water with either the state or expose them to expensive litigation. Topics to be covered include employee misclassification, wage and hour law, employee handbooks, injury illness prevention plans, vacation policies, reasonable accommodation, leaves of absence, San Francisco’s new Family Friendly ordinance, workers’ compensation and much more. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p> <p><b>Basic Commercial Law for Small Business Owners</b> 10/20 6:00 PM – 8:00 PM</p> <p>If you are wholesaling or retailing goods, a complicated system of commercial laws impacts your rights and risks in the supply chain and market. This workshop will help you understand what the typical fine print on purchase orders, bills of lading, and invoices really means; how and when to effectively use contracts for raw materials purchasing, contract manufacturing, co-packing, warehousing and third party logistics; and explore your rights as a business owner when transacting</p>	<p>with retail consumers. Although taught by an experienced business attorney, this class does not constitute legal advice. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p> <p><b>Bookkeeping for Small Business</b> 10/30 and 12/4 1:30 PM – 4:30 PM</p> <p>Topics include cash vs. accrual accounting, proper accounting data flow processes, budgeting, the purpose of different financial reports, the differences in computer accounting systems, cash management, and more. \$40 registration fee. Register Online at: <a href="http://www.sfsbdc.eventbrite.com">www.sfsbdc.eventbrite.com</a> Presented by the San Francisco Small Business Development Center.</p> <p><b>Business Law Basics</b> 10/1 and 11/5 3:30 PM - 5:30 PM</p> <p>Current and prospective business owners will get an overview of important legal issues faced by small businesses including choosing the right legal entity, contract drafting and negotiation, intellectual property, hiring employees, and commercial leases, presented by an experienced business lawyer. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>
	<p><b>OCTOBER 2014:</b></p> <p><b>Free and Low Cost Resources for Your Business</b> 10/1 9:00 AM—11:00 AM</p> <p><b>Starting a Business in San Francisco</b> 10/1 11:00 AM—12:30 PM</p> <p><b>Financing Your Small Business</b> 10/1 1:00 PM—3:00 PM</p> <p><b>Business Law Basics</b> 10/1 3:30 PM—5:30 PM</p> <p><b>How to Do Business with the California State Government</b> 10/2 10:00 AM—1:00 PM</p> <p><b>Food Safety Manager Certification (Spanish)</b> 10/6 8:00 AM—5:00 PM</p> <p><b>Will Your Business Idea Work?</b> 10/7 12:30 PM—2:30 PM</p> <p><b>Learn How to Use AdWords! Get Your Ads on Google Today.</b> 10/8 12:30 PM—2:30 PM</p> <p><b>Social Media—The Real Story</b> 10/8 3:00 PM—5:00 PM</p> <p><b>How to Build a Fearless Brand: How Your Brand Can Help You Sell</b> 10/8 6:00 PM—8:30 PM</p> <p><b>Employee or Independent Contractor Tax Seminar</b> 10/9 9:00 AM—12:00 PM</p> <p><b>Plan Your Holiday Marketing Success</b> 10/10 10:00 AM—12:00 PM</p> <p><b>RS: Checklist for Starting a Restaurant</b> 10/14 6:00 PM—8:30 PM</p>

U.S. Small Business Administration—SBA  
San Francisco District Office (0912)  
455 Market Street, Suite 600  
San Francisco, CA 94105  
[www.sba.gov/ca/sf](http://www.sba.gov/ca/sf)  
Official Business—Penalty for Private Use, \$300

A to Z		Day By Day
<p><b>Contract Negotiation Workshop</b> <b>10/27 6:00 PM – 8:00 PM</b></p> <p>A good contract negotiation process that helps both parties meet strategic business objectives will create the foundation for a healthy long-term business relationship. This interactive workshop will first teach you some basic win/win contract negotiating skills, and then give you a fun and informative opportunity to practice them with hypothetical business cases in small groups. Although taught by experienced business attorneys, this class does not constitute legal advice. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>	<p>preparation. Subjects include determining independent contractor versus employee, withholding taxes, deposits and completing the proper forms. Presented by an IRS Representative and the California EDD Tax Office . Register at <a href="http://www.edd.ca.gov/Payroll_Tax_Seminars/">http://www.edd.ca.gov/Payroll_Tax_Seminars/</a> or call 866 873-6083.</p>	<p><b>Financial Management for Small Business</b> 10/16 1:30 PM—4:30 PM <b>RS: Benchmarking Performance and Financial Reporting</b> 10/20 6:00 PM—8:30 PM <b>Basic Commercial Law for Small Business Owners</b> 10/20 6:00 PM—8:00 PM <b>Small Business Taxes</b> 10/21 3:00 PM—5:00 PM <b>12 BIG Mistakes Small Employers Make</b> 10/21 6:00 PM—8:00 PM <b>HUBZone and Women Owned Small Business (WOSB) Program Certifications</b> 10/23 9:00 AM—10:00 AM <b>SBA 8(a) Business Development (BD) Certification Workshop</b> 10/23 10:30 AM—12:00 PM <b>Intermediate QuickBooks</b> 10/23 1:30 PM—5:30 PM <b>How to Start and Manage a Small Business</b> 10/27 8:30 AM—5:00 PM <b>Contract Negotiation Workshop</b> 10/27 6:00 PM—8:00 PM <b>Corporations and LLCs Offer Different Options</b> 10/28 3:00 PM—5:00 PM <b>Bookkeeping for Small Business</b> 10/30 1:30 PM—4:30 PM</p>
<p><b>Contracts Among Small Business Co-Owners</b> <b>12/10 6:00 PM – 8:00 PM</b></p> <p>Sharing the burdens of launching and operating a business with co-owners in a partnership, LLC, corporation, or co-op can be rewarding, even life-saving. It can also be one of the riskiest business and legal moves you ever make. Disputes among the co-owners of closely-held small businesses over business decisions, money, or time commitments can seriously harm the value of the business you have worked so hard to build. Even without disputes, how do you prevent one owner's death, disability, family leave, divorce, personal financial woes, or decision to leave the business from shutting you down? Although taught by an experienced business attorney, this class does not constitute legal advice. **Registration required. Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>	<p><b>Financial Management for Small Business</b> <b>10/16 and 11/13 1:30 PM – 4:30 PM</b></p> <p>We'll cover different financial analysis methods, how to analyze your profit and loss report, as well as, how budgeting, statement of cash flows, and cash flow forecasting can be used to track and project future monthly cash needs. You will learn how to use these reports to identify areas where you can increase your profits and business performance, and improve your cash flow management skills. Participants should have completed Bookkeeping for Small Business. \$40 registration fee. Register Online at: <a href="http://www.sfsbdc.eventbrite.com">www.sfsbdc.eventbrite.com</a>. Presented by the San Francisco Small Business Development Center.</p>	
<p><b>Corporations and LLCs Offer Different Options</b> <b>10/28 and 12/9 3:00 PM – 5:00 PM</b></p> <p>Learn how to make the best use of your corporation or LLC to save money and shield yourself from liabilities. Learn the compliance details of when and how to properly set up your entity, including medical insurance plans, compensation strategies for tax planning, records management, and banking. \$25 registration fee. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or <a href="http://www.sanfranciscoscore.eventbrite.com">www.sanfranciscoscore.eventbrite.com</a></p>	<p><b>Financing Your Small Business</b> <b>10/1, 11/5 and 12/3 1:00 PM – 3:00 PM</b></p> <p>A panel of experts representing SBA, a microlender, an SBA Community Advantage lender, a bank or credit union, and an alternative lender, will discuss financing options, what lenders are looking for, credit requirements, and the importance of a relationship with a financial institution. Eligibility guidelines and loan application procedures will also be covered. This free class is included in the targeted marketing. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>	
<p><b>Creating and Using Your “Elevator Pitch”</b> <b>12/3 6:00 PM – 8:00 PM</b></p> <p>All entrepreneurs need to have a clear and engaging elevator pitch. Volunteer Instructor, Julie Bennett, JB Consulting, will teach you how to have people listen to you, understand you and be compelled to help you or seek assistance from your business. Learn the how's, why's and word choice to include in your pitch and most importantly, practice saying it. In this interactive class, attendees will stand up and read the elevator pitch written, try to memorize it and then they ultimately work towards delivering it with confidence. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>	<p><b>Food Safety Manager Certification</b> <b>11/3 8:00 AM - 5:00 PM</b></p> <p>State law requires that specified food facilities employ at least one person who has successfully passed a California State approved and accredited food safety certification exam. Certification is mandatory and re-certification is required every five years. For registration and information, call 415-781-5348.</p>	
<p><b>Discovering and Using Your Strengths as a Business Owner</b> <b>11/20 6:00 PM – 8:00 PM</b></p> <p>Ever wonder how some people do it? They seem to effortlessly glide through the business day, and even when challenges arise, they handle them with professionalism and skill. Their business seems to run well, make money, and deliver great service. The secret is they have discovered their strengths and how to use them, and you can do the same! This interactive workshop is designed to help you begin discovering your strengths, and learn how to use them in your business so that you, and your business, can thrive. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>	<p><b>Food Safety Manager Certification (Spanish)</b> <b>10/6 8:00 AM - 5:00 PM</b></p> <p>State law requires that specified food facilities employ at least one person who has successfully passed a California State approved and accredited food safety certification exam. Certification is mandatory and re-certification is required every five years. For registration fee and information, call <a href="tel:415-781-5348">415-781-5348</a>.</p>	
<p><b>Doing Business with Genentech</b> <b>12/2 10:030 AM – 12:00 PM</b></p> <p>A presenter form Genentech will discuss opportunities for contracting to sell your goods and services to this leading biotechnology company. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>	<p><b>Free and Low Cost Resources for Your Business</b> <b>10/1, 11/5 and 12/3 9:00 AM – 11:00 AM</b></p> <p>Representatives from SBA, the Lawyers Committee for Civil Rights, the San Francisco Public Library Small Business Center, SCORE, San Francisco Small Business Development Center, the Department of the Environment and a Women’s Business Center representative will discuss the resources available. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>	<p><b>NOVEMBER 2014</b> <b>Food Safety Manager Certification</b> 11/3 8:00 AM—5:00 PM <b>Introduction to Intellectual Property</b> 11/3 6:00 PM—8:00 PM <b>Federal/State Basic Payroll Tax Seminar</b> 11/4 9:00 AM—3:00 PM <b>Understand the Financial Structure of Your Business</b> 11/4 9:00 AM—1:00 PM <b>Free and Low Cost Resources for Your Business</b> 11/5 9:00 AM—11:00 AM <b>Starting a Business in San Francisco</b> 11/5 11:00 AM—12:30 PM <b>Financing Your Small Business</b> 11/5 1:00 PM—3:00 PM <b>Business Law Basics</b> 11/5 3:30 PM—5:30 PM <b>Networking—Ten Tips for Getting the Most Out of Your Next Networking Event</b> 11/5 6:00 PM—7:30 PM</p>
<p><b>Employee or Independent Contractor Tax Seminar</b> <b>10/9 9:00 AM - 12:00 PM</b></p> <p>This seminar will explain how to determine if someone providing services to your company should be treated as an employee or independent contractor for tax purposes and reporting requirements. Presented by the California EDD Tax Office. Register at <a href="http://www.edd.ca.gov/Payroll_Tax_Seminars/">http://www.edd.ca.gov/Payroll_Tax_Seminars/</a> or call (866) 873-6083.</p>	<p><b>How to Build a Fearless Brand: How Your Brand Can Help You Sell</b> <b>10/8 6:00 PM - 8:30 PM</b></p> <p>In this highly interactive workshop, SBA Volunteer Instructor, Robert Friedman (Fearless Branding), will provide you with new tools that will teach you to sell (and market) more effectively. Learn new ways to differentiate your business from the competition; your business's strengths and unique value (that you might be overlooking); identify your ideal clients and learn what they really need; segment your market to make prospecting and selling more efficient; create a powerful selling message that speaks to the head and the heart. While this class can be helpful to any entrepreneur building a brand, owners of service firms and consultants are particularly encouraged to attend. Registration required. **Register online at: <a href="http://www.sbatrainings.eventbrite.com">www.sbatrainings.eventbrite.com</a></p>	
<p><b>Federal/State Basic Payroll Tax Seminar</b> <b>11/4 and 12/2 9:00 AM – 3:00 PM</b></p> <p>This seminar guides participants through the basis of that</p>	<p><b>How to Do Business with California State Government</b> <b>10/2 10:00 AM – 1:00 PM</b></p> <p>State government spends billions of dollars each year on contracts with California business. This Seminar covers: Registering your business with eProcurement. This allows suppliers to upload bids/proposals in response to application online solicitations. There is NO FEE to register; Becoming a Certified Small Business (SB) or Disabled Veteran Business Enterprise (DVBE). The Governor's Executive Order S-02-06 requires state agencies to award 25% of their annual contracting dollars to certified SBs and 3% to DVBEs; Accessing the California State</p>	

To register, go to [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

A to Z

Contractors Register (CSCR) which connects you to government solicitations, providing an easy-to-use, on-line publication; Becoming a California Multiple Award Schedules (CMAS) Contractor. State and local government agencies shop and compare CMAS for the best value, product, and services, and place orders directly with these businesses; Marketing your business to State Agencies. Maximize your State certification by contacting our local government and industry partners that honor the State's certification; Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**How to Manage Unemployment Insurance Cost Tax Seminar**  
**11/13 9:00 AM - 12:00 PM**  
This seminar explains how the unemployment rate is established, what is the unemployment reserve account, important notices and statements, and how to minimize unemployment insurance costs. Presented by the California EDD Tax Office. Register at [http://www.edd.ca.gov/Payroll Tax Seminars/](http://www.edd.ca.gov/Payroll_Tax_Seminars/) or Call 866 873-6083.

**How to Price Your Products and Services**  
**11/18 9:00 AM – 12:00 PM**  
How do you set prices for your business or service? Are they working? When should you change them? This interactive workshop will address these topics as well as role of pricing in the overall Marketing Mix. \$45 registration fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**How to Start and Manage a Small Business**  
**10/27 and 11/24 8:30 AM – 5:00 PM**  
This is a comprehensive and unique one-day seminar for both prospective and current business owners who want to gain a better understanding of what they need to know and do to succeed in their business. Learn best practices and insider tips as a moderator and industry experts guide you through the basics of: Business Plans, Insuring Against Risk, Accounting, Legal Structures, Marketing & Sales, and Financing. \$75 registration fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**HUBZone and Women Owned Small Business (WOSB) Program Certifications**  
**10/23 and 11/20 9:00 AM – 10:00 AM**  
This workshop will explain provisions of the HUBZone Program and the Women-Owned Small Business (WOSB) Program. Eligibility requirements, application and certification will be explained. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**IDEAS TO ASSETS - A Practical Guide to Patents, Copyrights and Trademarks**  
**11/6 6:00 PM – 8:30 PM**  
In this interactive seminar, Joe D. Calhoun, will introduce legal principles and considerations likely to be encountered while converting ideas to assets, requirements and procedures associated with protecting an invention (patent), a work of art (copyrights), and a brand (trademark) and transferring intellectual property rights (either acquiring or conveying ownership or use rights by assignment or license), or dealings with others, such as manufacturers and distributors. Time permitting, enforcing (or defending against) claims of possible infringement will be discussed. This class does not constitute legal advice. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**Intermediate QuickBooks**  
**10/23 1:30 PM – 5:30 PM**  
Topics include payroll, setting preferences, restoring files, and list maintenance including chart of accounts. Participants should have completed Bookkeeping for Small Business and Introduction to QuickBooks or be familiar with the concepts in these workshops. \$65 Registration fee. Register Online at: [www.sfsbdc.eventbrite.com](http://www.sfsbdc.eventbrite.com) Presented by the San Francisco Small Business Development Center.

**Introduction to Intellectual Property**  
**11/3 6:00 PM – 8:00 PM**  
You may have the right to protect your unique business name, ideas, or creations from being tarnished or knocked off by a competitor... but how do you do that affordably on a tight budget? This workshop will introduce you to different types of intellectual property (focused primarily on copyrights, trademarks and trade secrets), and will provide you with self-

help resource information to start building a simple but solid foundation of protection through rights searches, NDA's, registrations, licenses and other tools. Although taught by an experienced business attorney, this class does not constitute legal advice. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**Introduction to QuickBooks**  
**11/6 and 12/11 1:30 PM – 5:30 PM**  
This overview will discuss setting-up, updating and running financial reports, and efficient procedures for entering your accounting data. This is a hands-on workshop. Participants should have complete Basic Bookkeeping Part I or be familiar with the concepts covered in that workshop. \$65 registration fee. Register Online at: [www.sfsbdc.eventbrite.com](http://www.sfsbdc.eventbrite.com) Presented by the San Francisco Small Business Development Center.

**Leadership and Supervision Workshop**  
**12/9 9:00 AM – 1:00 PM**  
This leadership and supervisory workshop will explore: Common misconceptions about leadership; What good leadership is really about; Why successful supervisors discriminate (but not based on race, gender, etc.); Supervisory roles and responsibilities; Supervisory considerations, such as: theory X vs. Y, democracy vs. autocracy, importance of credibility, human bank accounts, and even a bit of labor law. \$45 Registration Fee. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Learn how to use AdWords! Get your ads on Google today.**  
**10/8 12:30 PM – 2:30 PM**  
People are searching for products and services like yours on Google every single day. Wouldn't it be great if you could show them your product or service as they were searching for it? You can with Google AdWords. But, advertising on Google can be complicated, hard to measure, and expensive. This class will help you understand if advertising on Google is right for your business and how to map out your AdWords account. You should leave the room with an understanding of how to use a basic AdWords account for your business. Registration fee \$35.00 Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Legal Entity Choices for Our New Economy**  
**12/8 6:00 PM – 8:00 PM**  
Sole proprietorships, general partnerships, LLC's, many different types of corporations, newer alternatives like co-ops and triple bottom line entities for socially responsible businesses: how do you make a good legal entity choice for your business? Did you know that the legal protection of corporations and LLC's is NOT automatic? If they don't pass certain tests, you may end up with nothing but a cool business name and a false sense of security. This workshop walks you through a decision process to help you decide what legal entity choice is best for your business plans. Although taught by an experienced business attorney, this class does not constitute legal advice. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**Maintaining Tax Records**  
**11/18 3:00 PM–5:00 PM**  
Learn the money-saving tax strategies of the pros in this fun interactive course, and learn how to effectively create the tax records necessary for proper IRS reporting. Receive a valuable overview of how to use technology to simplify your life with online banking and QuickBooks. \$25 registration fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Marketing Made Easy**  
**12/10 6:00 PM – 8:30 PM**  
Volunteer Instructor, Ken Stram, 2Bridge Communications, will provide a good introduction or refresher to entrepreneurs who want to take their marketing plans to the next level. You will better understand the variety of marketing tools available and the information will help you focus on choosing and mastering tactics for your target market. Topics will include: identifying your target market; establishing a framework for evaluating and monitoring your marketing efforts; designing signature marketing tactics and building systems. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

Day By Day

**Introduction to QuickBooks**  
11/6 1:30 PM—5:30 PM  
**IDEAS TO ASSETS—A Practical Guide to Patents, Copyrights and Trademarks**  
11/6 6:00 PM—8:30 PM  
**RS: How to Run a Profitable Restaurant**  
11/10 6:00 PM—8:30 PM  
**Writing Effective Business Plans**  
11/12 9:00 AM—4:00 PM  
**How to Manage Unemployment Insurance Cost Tax Seminar**  
11/13 9:00 AM—12:00 PM  
**Financial Management for Small Business**  
11/13 1:30 PM—4:30 PM  
**Making Social Media Work for You**  
11/14 9:00 AM – 12:00 PM  
**RS: Checklist for Starting a Restaurant**  
11/17 6:00 PM—8:30 PM  
**How to Price Your Products and Services**  
11/18 9:00 AM—12:00 PM  
**Nuts and Bolts of Getting Angel Money**  
11/18 12:30 PM—2:30 PM  
**Maintaining Tax Records**  
11/18 3:00 PM—5:00 PM  
**Taxes and Your Business, How to Prepare Schedule C**  
11/18 6:00 PM—8:30 PM  
**The Art of Plastic—The Smart Way to Accept Credit Cards**  
11/19 6:00 PM—8:30 PM  
**HUBZone and Women Owned Small Business (WOSB) Program Certifications**  
11/20 1:00 PM—2:00 PM  
**SBA 8(a) Business Development (BD) Certification Workshop**  
11/20 2:30 PM—4:00 PM  
**Discovering and Using Your Strengths as a Business Owner**  
11/20 6:00 PM—8:00 PM  
**How to Start and Manage a Small Business**  
11/24 8:30 AM—5:00 PM  
**Small Business Taxes**  
11/25 3:00 PM—5:00 PM

A to Z

**Making Social Media Work for You**  
11/14 9:00 AM – 12:00 PM  
You’re Social, Now What? Making Social Media Work for You  
We will take a deeper dive into the 5 social media sites – Facebook, Twitter, LinkedIn, Pinterest, and Google+. We'll show you the benefits of using each, how other organizations are marketing with them, and some dos and don'ts of each channel and Making the Case for Mobile Marketing—Today, lots of consumers are using mobile devices to find what they need, to assess their options, to make decisions, and to make purchases. Small businesses and nonprofits who start embracing mobile now will be the ones best able to compete. Let us help you understand this mobile transition so you don't get left behind. In this seminar we'll be covering: Why you can't ignore mobile even if you think your customers aren't using it; How mobile is the new reality for small businesses and nonprofit organizations. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Networking - Ten Tips for Getting the Most Out of Your Next Networking Event**  
11/5 6:00 PM – 7:30 PM  
Volunteer Instructor, Tony Wilkins – [www.blogtalkradio.com/tonywilkins](http://www.blogtalkradio.com/tonywilkins), will share with you tips on what works and what doesn’t during networking and how to get prospects to start calling you following a networking event. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**Nuts and Bolts of Getting Angel Money**  
11/18 12:30 PM – 2:30 PM  
Learn how to find and select the angels; how to develop the pitch; how to determine valuation; how to prepare for due diligence; and how to negotiate terms. \$25 Registration Fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Plan Your Holiday Marketing Success**  
10/10 10:00 AM – 12:00 PM  
It's Holiday Time – Is Your Business Ready to Make the Most of the Season? Learn how to promote your business throughout the holidays and beyond...Learn how to put together a PLAN to let your customers know about your holiday promotions including, possibly, your participation in Small Business Saturday and why they should shop with you. We will give tips on how to do so in-store, through email, and with social sites; How to EXECUTE your plan; How to EXTEND this simple framework for continued success throughout the rest of the year; - How to EVALUATE your plan so that you can continue to make your successes and going process. In this session, we will focus on WOWing your customers. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Restaurant Series: Checklist for Starting a Restaurant**  
10/14, 11/17 and 12/15 6:00 PM – 8:30 PM  
This class takes new and budding restaurateurs through the specifics of opening and running a new restaurant. Topics include business plans, food and beverage vendors, locations, pricing strategies and operating strategies. \$40 registration fee. Register Online at: [www.sfsbdc.eventbrite.com](http://www.sfsbdc.eventbrite.com) Presented by the San Francisco Small Business Development Center.

**Restaurant Series: Benchmarking Performance and Financial Reporting**  
10/20 and 12/1 6:00 PM – 8:30 PM  
Learn how to develop an operating budget for your restaurant based on industry average target cost ratios. Standard weekly and period-end reporting tools will be demonstrated, comparing actual performance to budget and how to turn variances into actionable goals. \$40 registration fee. Register Online at: [www.sfsbdc.eventbrite.com](http://www.sfsbdc.eventbrite.com) Presented by the San Francisco Small Business Development Center.

**Restaurant Series: How to Run a Profitable Restaurant**  
11/10 6:00 PM – 8:30 PM  
This class will cover: understanding food, beverage and labor costs. We will provide you the tools to develop schedule forecasts, recipe-plate costing, and inventory management. \$40 registration fee. Register Online at: [www.sfsbdc.eventbrite.com](http://www.sfsbdc.eventbrite.com) Presented by the San Francisco Small Business Development Center.

**SBA 8(a) Business Development (BD) Certification Workshop**  
10/23 and 11/20 10:30 AM – 12:00 PM  
This workshop is for small firms owned by socially and economically disadvantaged individuals interested in being certified for SBA's 8(a) Business Development Program. Registration required. Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**Small Business Taxes**  
10/21 3:00 PM – 5:00 PM  
11/20 2:30 PM—4:00 PM  
Save money on your taxes by learning the IRS rules and regulations that apply to small -business owners, and get answers to your tax questions in this informative, interactive live seminar covering tax deductions, incorporations, LLCs, and commonly used tax strategies. \$25 registration fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Social Media - The Real Story**  
10/8 3:00 PM – 5:00 PM  
Social Media is widely discussed, yet seldom understood. We'll describe what 'social media' is really about, and what it can do and what it can't do and also describe the activities that are necessary to create and run a meaningful social media program. \$25 registration fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Starting a Business in San Francisco**  
10/1, 11/5 and 12/3 11:00 AM - 12:30 PM  
In this informative class you will hear directly from the San Francisco Office of Small Business on rules, regulations, and important considerations for starting a business in San Francisco. Learn how to register your business, file a fictitious business name, and obtain other permits and licenses. You will also receive information on city programs and resources, including small business loans, tax credits and incentives, and technical assistance providers. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**Success Strategies for Buying, Selling and Financing a Business or Franchise**  
12/9 3:00 PM – 5:00 PM  
A two-hour course designed to give you essential tools to meet your goals for buying or selling a business or franchise. You will learn proven techniques perfected over 30 years of transactional experience. Whether you are buying or selling a business our experts will provide you with the tools and go-to resources to maximize your chances of success. \$35 registration fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Taxes and Your Business, How to Prepare Schedule C**  
11/18 6:00 PM - 8:30 PM  
Andrew S Rogers, E.A., President, East Bay Association of Enrolled Agents, Tax Buddha, will review what the IRS wants to know from you and how to report it on the Schedule C for your business. This is a class for business owners who need a basic understanding of their 1040 Schedule C tax forms. Andy will also talk about what to do with the numbers once you have them. He won't guarantee you won't get audited, but this class will make it less likely. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**The Art of Plastic - The Smart Way to Accept Credit Cards**  
11/19 6:00 PM - 8:30 PM  
Volunteer Instructor, Todd Ferrell, will explore who should be looking into opening a merchant account, methods of accepting payments from your customers, current trends, how you can turn a merchant account into greater profits for your business, where you can go to set up a merchant account, how the entire process flows and works, what you should consider before signing on the dotted line, merchant account terminology, and how you can save yourself money. Registration required. \*\*Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**Top 7 Characteristics of Successful Business Owners**  
12/2 6:00 PM – 8:00PM  
Ever wonder what makes a small business owner successful? Looking at companies of 1 - 25 people, a pattern emerges: the owners share traits that allow them to be flexible and bold. Interested in learning more about what these characteristics are? This informative presentation by volunteer instructor, Kristine Carey, reviews these characteristics, diving into each characteristic in depth. You, as a business owner, will have the opportunity to try these characteristics on, seeing which ones you currently employ and which ones you'd like to adopt. This is highly interactive presentation, so come prepared to ponder and discuss! \*\*Registration required. Register online at: [www.sbatrainings.eventbrite.com](http://www.sbatrainings.eventbrite.com)

**Understand the Financial Structure of Your Business**  
11/4 9:00 AM – 1:00 PM  
Success in business requires sound financial planning and the establishment of realistic goals. This seminar enables you to develop an understanding of the financial parameters of your company and provides the tools for making the best financial and planning decisions. The following topics will be covered: Startup Costs; Sales Forecasting; Operating Expenses; Cash Flow; Breakeven Analysis; Financial Reports. \$45 registration fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Will Your Business Idea Work?**  
10/7 12:30 PM – 2:30 PM  
In this informative presentation, we will discuss exactly how to research the market for your business idea.; will also tell you how to think about how much in sales you need in order to become profitable and we will talk about: The best kind of corporation to form for your particular situation; Where to go to raise money; Elements of a business plan; How to market your business. This lecture will be very, very specific in detail. We will not speak in generalities. Bring a pen with a lot of ink. \$25 Registration Fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**Writing Effective Business Plans**  
11/12 9:00 AM – 4:00 PM  
Whether you are planning to start a new business or developing the potential of your existing company, a business plan is a critical foundation. You will also develop a template for your own business that covers: Products/Services, Organization, Marketing, Customers, Finances and Market Research. \$65 registration fee. Presented by SF SCORE. For more information, contact San Francisco SCORE Chapter 10 at 415-744-6827 or [www.sanfranciscoscore.eventbrite.com](http://www.sanfranciscoscore.eventbrite.com)

**\*\*SBA and AARP have entered into a collaborative partnership to market free classes targeting Encore Entrepreneurs.**

Day By Day

**DECEMBER 2014:**

**RS: Benchmarking Performance and Financial Reporting**  
12/1 6:00 PM—8:30 PM  
**Federal/State Basic Payroll Tax Seminar**  
12/2 9:00 AM—3:00 PM  
**Doing Business with Genentech**  
12/2 10:30 AM—12:00 PM  
**Top 7 Characteristics of Successful Business Owners**  
12/2 6:00 PM—8:00 PM  
**Free and Low Cost Resources for Your Business**  
12/3 9:00 AM—11:00 AM  
**Starting a Business in San Francisco**  
12/3 11:00 AM—12:30 PM  
**Financing Your Small Business**  
12/3 1:00 PM—3:00 PM  
**Business Law Basics**  
12/3 3:30 PM—5:30 PM  
**Creating and Using Your “Elevator Pitch”**  
12/3 6:00 PM—8:00 PM  
**Bookkeeping for Small Business**  
12/4 1:30 PM—4:30 PM  
**Legal Entity Choices for Our New Economy**  
12/8 6:00 PM—8:00 PM  
**Leadership and Supervision Workshop**  
12/9 9:00 AM—1:00 PM  
**Corporations and LLCs Offer Different Options**  
12/9 3:00 PM—5:00 PM  
**Success Strategies for Buying, Selling and Financing a Business or Franchise**  
12/9 3:00 PM—5:00 PM  
**Marketing Made Easy**  
12/10 6:00 PM—8:30 PM  
**Contracts Among Small Business Co-Owners**  
12/10 6:00 PM—8:00 PM  
**Introduction to QuickBooks**  
12/11—1:30 PM—5:30 PM  
**RS: Checklist for Starting a Restaurant**  
12/15 6:00 PM—8:30 PM

**View the San Francisco SBA District Office online calendar at:** <http://www.sba.gov/events> - **enter Zip Code 94105**

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**check out the official SBA YouTube Channel** (<https://www.youtube.com/user/sba>)

**Thank you for your comments about the SBA free training presentations *online on “Yelp” @ SBA-San Francisco***